
State:	District of Columbia	Filing Company:	Pennsylvania Manufacturers' Association Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
Product Name:	Commercial Liability Umbrella		
Project Name/Number:	Commercial Liability Umbrella - Form/Rule/ORSIU-CU-NDE-19		

Filing at a Glance

Company:	Pennsylvania Manufacturers' Association Insurance Company
Product Name:	Commercial Liability Umbrella
State:	District of Columbia
TOI:	17.0 Other Liability-Occ/Claims Made
Sub-TOI:	17.0020 Commercial Umbrella and Excess
Filing Type:	Rule
Date Submitted:	11/11/2019
SERFF Tr Num:	OREP-132149257
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	ORSIU-CU-NDE-19
Effective Date	01/01/2020
Requested (New):	
Effective Date	01/01/2020
Requested (Renewal):	
Author(s):	Jeremy Battles
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State: District of Columbia **Filing Company:** Pennsylvania Manufacturers' Association Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess

Product Name: Commercial Liability Umbrella

Project Name/Number: Commercial Liability Umbrella - Form/Rule/ORSIU-CU-NDE-19

General Information

Project Name: Commercial Liability Umbrella - Form/Rule Status of Filing in Domicile: Pending
Project Number: ORSIU-CU-NDE-19 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/11/2019
State Status Changed: Deemer Date:
Created By: Jeremy Battles Submitted By: Jeremy Battles
Corresponding Filing Tracking Number: OREP-132149258

Filing Description:

Pennsylvania Manufacturers' Association Insurance Company (PMA), a member of Insurance Services Office (ISO), is filing rules for use with its filed Commercial Liability Umbrella program.

Attached for your review are the following items:

- Updated Commercial Liability Umbrella Exception Pages
- Supporting Documentation including a Redlined Exhibit

The corresponding form filing has been submitted separately, as required.

There is no rate impact associated with this filing.

Company and Contact

Filing Contact Information

Jeremy Battles, Vice President jeremybattles@ircllc.com
214 W 29th Street 212-571-3884 [Phone]
2nd Floor
New York, NY 10001

Filing Company Information

Pennsylvania Manufacturers' Association Insurance Company	CoCode: 12262	State of Domicile:
380 Sentry Parkway	Group Code: 150	Pennsylvania
Blue Bell, PA 19422	Group Name: Old Republic Gen	Company Type:
(610) 397-5222 ext. [Phone]	Ins Grp	State ID Number:
	FEIN Number: 23-1642962	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	OREP-132149257	State Tracking #:		Company Tracking #:	ORSIU-CU-NDE-19
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State:	District of Columbia	Filing Company:	Pennsylvania Manufacturers' Association Insurance Company		
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Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	Pennsylvania Manufacturers' Association Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
Product Name:	Commercial Liability Umbrella		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Commercial Liability Umbrella - Countrywide Exception Pages	CU-CW-E-1 thru 9 Edition 10.19	Replacement	STLR-131132494	CU-CW-E-1 thru 9 10.19.pdf

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**SECTION I
GENERAL RULES**

8. POLICY WRITING MINIMUM PREMIUM

C. Policy writing minimum premium is \$1,000.

9. ADDITIONAL PREMIUM CHANGES

C. Waive additional premium of \$25 or less.

10. RETURN PREMIUM CHANGES

C. Waive return premium of \$25 or less. However, any return premium due must be granted if requested by the insured.

13. MINIMUM PREMIUMS

Rule B. is deleted and replaced by the following:

B. Minimum premiums apply by layer per the tables below. The minimum premiums are as follows:

a. First 5 Million Layers

Limits	General Liability and Automobile	Excess Automobile Only
1st Million	\$1000	\$750
2nd thru 5 th Million, Each Layer	\$1000	\$750

b. 6 Million through 10 Million Layers

1 st Million Layer Umbrella Premium and Vehicle Fleet Size	
< \$15,000. and <50 units	≥ \$15,000. and <50 units
\$1,075.	\$1,600.

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Companies: Pennsylvania Manufacturers' Association Insurance Company

Division: Thirteen – Commercial Liability Umbrella

14. SPECIAL RULE FOR INDIVIDUAL RISK SITUATIONS

Paragraph A.3 is replaced with the following:

A. Refer To Company

3. Where liability increased limits are provided and the risk is reinsured on a facultative or treaty basis.

The following rating procedure is available for the determination of the applicable premium:

- a. Manual rules and rates shall apply to the portion of the limits of liability retained by the company.
- b. For limits of liability obtained by means of facultative reinsurance or treaty special acceptance, the premium shall be the facultative or treaty special acceptance cost for such insurance increased by a charge up to but not exceeding 50%.

SECTION II COMMERCIAL LIABILITY UMBRELLA COVERAGE RULES

22. DESCRIPTION OF COMMERCIAL LIABILITY UMBRELLA COVERAGE

The following details of coverage are added to Rule 22.C.

4. Refer to PMA Mandatory Multistate Exclusion Endorsements:

- a. Exclusion – Asbestos Endorsement **PCU 22 18** is used to specifically exclude all liability arising out of any asbestos-related injury or damage.
- b. Liability arising out of lead is excluded by attaching Exclusion – Lead Exposure or Contamination Endorsement, **PCU 22 30**. This endorsement must be used for lead paint manufacturers, habitational risks, day care or school risks, and any other risk in which there is an exposure from lead paint.
- c. The Amendment – Non Cumulation of Each Occurrence Limit of Liability and Non Cumulation of Personal and Advertising Injury Limit, **PCU 40 16**, provides clarification regarding the exhaustion of the Each Occurrence Limit.

5. Refer to PMA Mandatory state endorsements in the state exceptions.

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24. MINIMUM RETAINED LIMIT / MINIMUM UNDERLYING LIMIT

3. The following list of minimum retained limits is added:

General Liability

\$1,000,000 Each Occurrence
\$1,000,000 Personal Injury and Advertising Injury
\$2,000,000 General Aggregate
\$1,000,000 Products/Completed Operations Aggregate

Automobile Liability

\$1,000,000 Combined Single Limit

Employers' Liability

BI by Accident	\$100,000 Each Accident
BI by Disease	\$100,000 Each Employee
BI by Disease	\$500,000 Policy Limit

25. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

The following Special Provisions For Certain Types of Risks Endorsements are added to Rule 25.D.

51. **Exclusion - Liquor Liability Endorsement, PCU 22 28**, is used to exclude liquor law coverage where coverage is provided under the primary insurance and limits higher than the primary limits are not offered.
52. **The Unimpaired Aggregate Limits Endorsement Non-Concurrence, PCU 22 94**, is used in situations in which the effective date of the underlying policies is not in agreement with the effective date of the umbrella policy.
53. Liability arising from the sale, manufacturing, handling, distribution, marketing, consumption, ingestion or use of, or exposure to any tobacco or tobacco product may be excluded by attaching the **Exclusion – Tobacco, PCU 40 42**.
54. Liability arising from the direct or indirect physical contact with vapors, gases, fumes or any particulate matter from welding may be excluded by attaching the **Exclusion– Welding, PCU 40 12**.
55. Liability arising from the exposure to or inhalation or respiration of chromated copper arsenate (CCA) or products or substances containing CCA or by-products produced from CCA may be excluded by attaching the **Exclusion – Chromated Copper Arsenate (CCA), PCU 40 18**.

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56. This coverage part provides insurance for liability arising from the insured's negligent act, error or omission in providing printing services. Use **Printer's Errors and Omissions Liability Coverage Form, PCU 20 10.**
57. To exclude liability arising out of transmissible spongiform encephalopathy (TSE) also known as mad cow disease use **Transmissible Spongiform Encephalopathy Exclusion, PCU 40 02.**
58. For any risk domiciled in Canada with United States exposure use **United States Currency, PIL 01 03.**
59. For risks that need clarification of notice of cancellation to a third party use **Notice of Cancellation – Other, PIL 02 35.**
60. To provide a different number of days required for notice use, **Designated Entity-Earlier Notice of Cancellation/Non Renewal Provided By Us, PIL 02 38.**
61. To exclude all coverages for a named driver listed in the Schedule of this endorsement use **Named Driver Exclusion, PCU 45 12.**

30. YEAR 2000 COMPUTER-RELATED ENDORSEMENTS

A. is replaced with the following:

A. Option One - Exclusion For Computer-Related Damage or Injury

To exclude coverage for all risks associated with the change to the year 2000, attach **Exclusion For Computer-Related Damage or Injury, PCU 21 44** to the Commercial Umbrella Liability Coverage Part.

SECTION III COMMERCIAL LIABILITY UMBRELLA RATING PROCEDURES

39. PREMIUM DETERMINATION

Rule 39. is deleted in its entirety and replaced with the following:

The following premium determination procedure may be used as a guideline for those risks rated on a refer-to-company basis in accordance with Rule 2. and/or Rule 14. It should be followed for all other risks.

For each of the line segments and for each layer, the premium is calculated as follows:

Underlying Premium x Factor = Premium

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Underlying Premium is the underlying full limits premium without any experience or schedule modification. Use the applicable factor from the tables below, for each limit layer provided on the policy.

A modification reflecting the propensity for catastrophic loss may be applied. Such modification must be reflective of individual risk characteristics and may not be discriminatory in nature.

UMBRELLA FACTORS

Commercial Automobile

Limits	Light, Medium & Private Passenger	Heavy & Extra Heavy	Zone-Rated & Special Classes
1st Million	0.11	0.20	0.22
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

General Liability – Premises/Operations

Limits	Table 1	Table 2	Table 3
1st Million	0.08	0.13	0.20
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

General Liability – Products/Completed Operations

Limits	Table A	Table B	Table C
1st Million	0.10	0.15	0.22
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

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The following automobile unit rating applies to the automobile portion only of the umbrella rating when the total General Liability and Automobile First \$1MM layer umbrella premium at manual rates is **\$30,000 or greater**.

Commercial Automobile Unit Rating

Multiply the number of units by the rates in the following table. These rates contemplate service use. Apply an additional factor of 1.20 to the unit rates for commercial or retail use.

1st Million Layer Rating			
Vehicle Type	Territory 1 (Urban)	Territory 2 (Suburban)	Territory 3 (Rural)
Private Passenger Type	\$180	\$120	\$80
Light Truck (service)	\$170	\$110	\$75
Medium Truck (service)	\$230	\$180	\$115
Heavy Truck (service)	\$525	\$425	\$340
Extra-Heavy Truck (service)	\$625	\$525	\$425

Limits above 1st Million Rating	
Limits	Auto Unit Rating
2 nd Million	.50 of 1 st Million Layer Premium
3 rd Million	.55 of 2 nd Million Layer Premium
4 th Million	.60 of 3 rd Million Layer Premium
5 th Million	.65 of 4 th Million Layer Premium
6 th – 10 th Million Each Layer	.75 of the 5 th Million Layer Premium

SECTION IV COMMERCIAL EXCESS LIABILITY COVERAGE RULES

50. DESCRIPTION OF EXCESS LIABILITY COVERAGE

The following details of coverage are added to Rule 50.C.

4. Refer to PMA Mandatory Multistate Exclusion Endorsements:
 - a. Employment-Related Practices Exclusion, PCX 21 47, must be used to exclude liability arising out of any employment-related practices.
 - b. Exclusion – Asbestos Endorsement, PCX 22 18, is used to specifically exclude all liability arising out of any asbestos-related injury or damage.
 - c. Liability arising out of lead is excluded by attaching Exclusion – Lead Exposure or Contamination Endorsement, PCX 22 30. This endorsement must be used for

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lead paint manufacturers, habitational risks, day care or school risks, and any other risk in which there is an exposure from lead paint.

- d. The Amendment – Non Cumulation of Each Occurrence Limit of Liability, PCX 40 16, provides clarification regarding the exhaustion of the Each Occurrence Limit.

5. Refer to PMA Mandatory state endorsements in the state exceptions.

52. MINIMUM RETAINED LIMIT / MINIMUM UNDERLYING LIMIT

The following list of minimum retained limits is added:

General Liability

\$1,000,000 Each Occurrence
\$1,000,000 Personal Injury and Advertising Injury
\$2,000,000 General Aggregate
\$1,000,000 Products/Completed Operations Aggregate

Automobile Liability

\$1,000,000 Combined Single Limit

Employers' Liability

BI by Accident	\$100,000 Each Accident
BI by Disease	\$100,000 Each Employee
BI by Disease	\$500,000 Policy Limit

53. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

The following Special Provisions For Certain Types of Risks Endorsement is added to Rule 53.A. Additional Optional Endorsements

1) **Exclusion - Liquor Liability Endorsement, PCX 22 28**, is used to exclude liquor law coverage where coverage is provided under the primary insurance and limits higher than the primary limits are not offered on the excess policy.

2) To exclude liability arising out of transmissible spongiform encephalopathy (TSE) also known as mad cow disease use **Transmissible Spongiform Encephalopathy Exclusion, PCX 40 02**.

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63. PREMIUM DETERMINATION

Rule 63. is deleted in its entirety and replaced with the following:

The following premium determination procedure may be used as a guideline for those risks rated on a refer-to-company basis in accordance with Rule 2. and/or Rule 14. It should be followed for all other risks.

Underlying Premium is the underlying full limits premium without any experience or schedule modification. The applicable Excess Factors are shown in the tables below and reflect the factors from the tables in Section III Commercial Liability Umbrella Rating Procedures, Rule 39. Premium Determination X .95 Excess factor.

The Excess Layer Minimum Premiums are shown in the table below.

A modification reflecting the propensity for catastrophic loss may be applied. Such modification must be reflective of individual risk characteristics and may not be discriminatory in nature.

EXCESS FACTORS

Commercial Automobile

Limits	Light, Medium & Private Passenger	Heavy & Extra Heavy	Zone-Rated & Special Classes
1st Million	0.1045	0.190	0.209
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

General Liability – Premises/Operations

Limits	Table 1	Table 2	Table 3
1st Million	0.076	0.1235	0.190
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

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General Liability – Products/Completed Operations

Limits	Table A	Table B	Table C
1st Million	0.095	0.1425	0.209
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

	Excess Layer Minimum Premium	
GL ILF Table Rating	First \$1M	Each Additional \$1M
1	\$750	\$650
2	\$875	\$700
3	\$1,000	\$750
A	\$750	\$650
B	\$875	\$700
C	\$1,000	\$750

If more than one table applies to a given risk, the highest rated table shall be used.
For Excess Automobile with no General Liability Exposure, use Table 2.

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Project Name/Number: Commercial Liability Umbrella - Form/Rule/ORSIU-CU-NDE-19

Filing Company: Pennsylvania Manufacturers' Association Insurance Company

Supporting Document Schedules

Satisfied - Item:	Consulting Authorization
Comments:	
Attachment(s):	1 - Filing Authorization 2019 IRC.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A - Please see the Filing Description on the General Information tab as well as the redlined exhibit and note that we are filing rules only with no rate impact.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A - Please see the Filing Description on the General Information tab as well as the redlined exhibit and note that we are filing rules only with no rate impact.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A - Please see the Filing Description on the General Information tab as well as the redlined exhibit and note that we are filing rules only with no rate impact.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Redlined Exhibit
Comments:	
Attachment(s):	CU-CW-E-1 thru 9 (Edition 07.17) - REDLINED.pdf
Item Status:	
Status Date:	



380 Sentry Parkway, Blue Bell, PA 19422 | T: 610.397.5000

November 1, 2019

Re: Filing Authorization Letter

To Whom It May Concern:

In accordance with the applicable statutes and regulations of your state, Insurance Regulatory Consultants, LLC (IRC), is hereby authorized to submit filings on behalf of the PMA Companies Inc. which includes the following companies:

Pennsylvania Manufacturers' Association Insurance Company (PMAIC) -150-12262

Manufacturers Alliance Insurance Company (MAICO) -150-36897

Pennsylvania Manufacturers Indemnity Company (PMI) -150-41424

This authorization extends to all correspondence regarding this filing.

Sincerely,

A handwritten signature in black ink, appearing to read "Geoff Chester", is written over the printed name.

Geoff Chester

Vice President

Product Management and Development



OLD REPUBLIC INSURANCE GROUP

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**SECTION I
GENERAL RULES**

8. POLICY WRITING MINIMUM PREMIUM

C. Policy writing minimum premium is \$1,000.

9. ADDITIONAL PREMIUM CHANGES

C. Waive additional premium of \$25 or less.

10. RETURN PREMIUM CHANGES

C. Waive return premium of \$25 or less. However, any return premium due must be granted if requested by the insured.

13. MINIMUM PREMIUMS

Rule B. is deleted and replaced by the following:

B. Minimum premiums apply by layer per the tables below. The minimum premiums are as follows:

a. First 5 Million Layers

Limits	General Liability and Automobile	Excess Automobile Only
1st Million	\$1000	\$750
2nd thru 5 th Million, Each Layer	\$1000	\$750

b. 6 Million through 10 Million Layers

1 st Million Layer Umbrella Premium and Vehicle Fleet Size	
< \$15,000. and <50 units	≥ \$15,000. and <50 units
\$1,075.	\$1,600.

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Companies: Pennsylvania Manufacturers' Association Insurance Company

Division: Thirteen – Commercial Liability Umbrella

14. SPECIAL RULE FOR INDIVIDUAL RISK SITUATIONS

Paragraph A.3 is replaced with the following:

A. Refer To Company

3. Where liability increased limits are provided and the risk is reinsured on a facultative or treaty basis.

The following rating procedure is available for the determination of the applicable premium:

- a. Manual rules and rates shall apply to the portion of the limits of liability retained by the company.
- b. For limits of liability obtained by means of facultative reinsurance or treaty special acceptance, the premium shall be the facultative or treaty special acceptance cost for such insurance increased by a charge up to but not exceeding 50%.

SECTION II COMMERCIAL LIABILITY UMBRELLA COVERAGE RULES

22. DESCRIPTION OF COMMERCIAL LIABILITY UMBRELLA COVERAGE

The following details of coverage are added to Rule 22.C.

4. Refer to PMA Mandatory Multistate Exclusion Endorsements:

- a. Exclusion – Asbestos Endorsement **PCU 22 18** is used to specifically exclude all liability arising out of any asbestos-related injury or damage.
- b. Liability arising out of lead is excluded by attaching Exclusion – Lead Exposure or Contamination Endorsement, **PCU 22 30**. This endorsement must be used for lead paint manufacturers, habitational risks, day care or school risks, and any other risk in which there is an exposure from lead paint.
- c. The Amendment – Non Cumulation of Each Occurrence Limit of Liability and Non Cumulation of Personal and Advertising Injury Limit, **PCU 40 16**, provides clarification regarding the exhaustion of the Each Occurrence Limit.

5. Refer to PMA Mandatory state endorsements in the state exceptions.

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Companies: Pennsylvania Manufacturers' Association Insurance Company

Division: Thirteen – Commercial Liability Umbrella

24. MINIMUM RETAINED LIMIT / MINIMUM UNDERLYING LIMIT

3. The following list of minimum retained limits is added:

General Liability

\$1,000,000 Each Occurrence
\$1,000,000 Personal Injury and Advertising Injury
\$2,000,000 General Aggregate
\$1,000,000 Products/Completed Operations Aggregate

Automobile Liability

\$1,000,000 Combined Single Limit

Employers' Liability

BI by Accident	\$100,000 Each Accident
BI by Disease	\$100,000 Each Employee
BI by Disease	\$500,000 Policy Limit

25. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

The following Special Provisions For Certain Types of Risks Endorsements are added to Rule 25.D.

51. **Exclusion - Liquor Liability Endorsement, PCU 22 28**, is used to exclude liquor law coverage where coverage is provided under the primary insurance and limits higher than the primary limits are not offered.
52. **The Unimpaired Aggregate Limits Endorsement Non-Concurrence, PCU 22 94**, is used in situations in which the effective date of the underlying policies is not in agreement with the effective date of the umbrella policy.
53. Liability arising from the sale, manufacturing, handling, distribution, marketing, consumption, ingestion or use of, or exposure to any tobacco or tobacco product may be excluded by attaching the **Exclusion – Tobacco, PCU 40 42**.
54. Liability arising from the direct or indirect physical contact with vapors, gases, fumes or any particulate matter from welding may be excluded by attaching the **Exclusion– Welding, PCU 40 12**.
55. Liability arising from the exposure to or inhalation or respiration of chromated copper arsenate (CCA) or products or substances containing CCA or by-products produced from CCA may be excluded by attaching the **Exclusion – Chromated Copper Arsenate (CCA), PCU 40 18**.

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Companies: Pennsylvania Manufacturers' Association Insurance Company

Division: Thirteen – Commercial Liability Umbrella

56. This coverage part provides insurance for liability arising from the insured's negligent act, error or omission in providing printing services. Use **Printer's Errors and Omissions Liability Coverage Form, PCU 20 10.**

57. To exclude liability arising out of transmissible spongiform encephalopathy (TSE) also known as mad cow disease use **Transmissible Spongiform Encephalopathy Exclusion, PCU 40 02.**

58. For any risk domiciled in Canada with United States exposure use **United States Currency, PIL 01 03.**

59. For risks that need clarification of notice of cancellation to a third party use **Notice of Cancellation – Other, PIL 02 35.**

~~60.~~ To provide a different number of days required for notice use, **Designated Entity- Earlier Notice of Cancellation/Non Renewal Provided By Us, PIL 02 38.**

~~60-61.~~ To exclude all coverages for a named driver listed in the Schedule of this endorsement use **Named Driver Exclusion, PCU 45 12.**

30. YEAR 2000 COMPUTER-RELATED ENDORSEMENTS

A. is replaced with the following:

A. Option One - Exclusion For Computer-Related Damage or Injury

To exclude coverage for all risks associated with the change to the year 2000, attach **Exclusion For Computer-Related Damage or Injury, PCU 21 44** to the Commercial Umbrella Liability Coverage Part.

SECTION III COMMERCIAL LIABILITY UMBRELLA RATING PROCEDURES

39. PREMIUM DETERMINATION

Rule 39. is deleted in its entirety and replaced with the following:

The following premium determination procedure may be used as a guideline for those risks rated on a refer-to-company basis in accordance with Rule 2. and/or Rule 14. It should be followed for all other risks.

For each of the line segments and for each layer, the premium is calculated as follows:

Underlying Premium x Factor = Premium

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Underlying Premium is the underlying full limits premium without any experience or schedule modification. Use the applicable factor from the tables below, for each limit layer provided on the policy.

A modification reflecting the propensity for catastrophic loss may be applied. Such modification must be reflective of individual risk characteristics and may not be discriminatory in nature.

UMBRELLA FACTORS

Commercial Automobile

Limits	Light, Medium & Private Passenger	Heavy & Extra Heavy	Zone-Rated & Special Classes
1st Million	0.11	0.20	0.22
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

General Liability – Premises/Operations

Limits	Table 1	Table 2	Table 3
1st Million	0.08	0.13	0.20
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

General Liability – Products/Completed Operations

Limits	Table A	Table B	Table C
1st Million	0.10	0.15	0.22
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

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Companies: Pennsylvania Manufacturers' Association Insurance Company

Division: Thirteen – Commercial Liability Umbrella

The following automobile unit rating applies to the automobile portion only of the umbrella rating when the total General Liability and Automobile First \$1MM layer umbrella premium at manual rates is **\$30,000 or greater**.

Commercial Automobile Unit Rating

Multiply the number of units by the rates in the following table. These rates contemplate service use. Apply an additional factor of 1.20 to the unit rates for commercial or retail use.

1st Million Layer Rating			
Vehicle Type	Territory 1 (Urban)	Territory 2 (Suburban)	Territory 3 (Rural)
Private Passenger Type	\$180	\$120	\$80
Light Truck (service)	\$170	\$110	\$75
Medium Truck (service)	\$230	\$180	\$115
Heavy Truck (service)	\$525	\$425	\$340
Extra-Heavy Truck (service)	\$625	\$525	\$425

Limits above 1st Million Rating	
Limits	Auto Unit Rating
2 nd Million	.50 of 1 st Million Layer Premium
3 rd Million	.55 of 2 nd Million Layer Premium
4 th Million	.60 of 3 rd Million Layer Premium
5 th Million	.65 of 4 th Million Layer Premium
6 th – 10 th Million Each Layer	.75 of the 5 th Million Layer Premium

SECTION IV COMMERCIAL EXCESS LIABILITY COVERAGE RULES

50. DESCRIPTION OF EXCESS LIABILITY COVERAGE

The following details of coverage are added to Rule 50.C.

4. Refer to PMA Mandatory Multistate Exclusion Endorsements:
 - a. Employment-Related Practices Exclusion, PCX 21 47, must be used to exclude liability arising out of any employment-related practices.
 - b. Exclusion – Asbestos Endorsement, PCX 22 18, is used to specifically exclude all liability arising out of any asbestos-related injury or damage.
 - c. Liability arising out of lead is excluded by attaching Exclusion – Lead Exposure or Contamination Endorsement, PCX 22 30. This endorsement must be used for

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lead paint manufacturers, habitational risks, day care or school risks, and any other risk in which there is an exposure from lead paint.

- d. The Amendment – Non Cumulation of Each Occurrence Limit of Liability, PCX 40 16, provides clarification regarding the exhaustion of the Each Occurrence Limit.

5. Refer to PMA Mandatory state endorsements in the state exceptions.

52. MINIMUM RETAINED LIMIT / MINIMUM UNDERLYING LIMIT

The following list of minimum retained limits is added:

General Liability

\$1,000,000 Each Occurrence
\$1,000,000 Personal Injury and Advertising Injury
\$2,000,000 General Aggregate
\$1,000,000 Products/Completed Operations Aggregate

Automobile Liability

\$1,000,000 Combined Single Limit

Employers' Liability

BI by Accident	\$100,000 Each Accident
BI by Disease	\$100,000 Each Employee
BI by Disease	\$500,000 Policy Limit

53. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

The following Special Provisions For Certain Types of Risks Endorsement is added to Rule 53.A. Additional Optional Endorsements

1) **Exclusion - Liquor Liability Endorsement, PCX 22 28**, is used to exclude liquor law coverage where coverage is provided under the primary insurance and limits higher than the primary limits are not offered on the excess policy.

2) To exclude liability arising out of transmissible spongiform encephalopathy (TSE) also known as mad cow disease use **Transmissible Spongiform Encephalopathy Exclusion, PCX 40 02**.

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63. PREMIUM DETERMINATION

Rule 63. is deleted in its entirety and replaced with the following:

The following premium determination procedure may be used as a guideline for those risks rated on a refer-to-company basis in accordance with Rule 2. and/or Rule 14. It should be followed for all other risks.

Underlying Premium is the underlying full limits premium without any experience or schedule modification. The applicable Excess Factors are shown in the tables below and reflect the factors from the tables in Section III Commercial Liability Umbrella Rating Procedures, Rule 39. Premium Determination X .95 Excess factor.

The Excess Layer Minimum Premiums are shown in the table below.

A modification reflecting the propensity for catastrophic loss may be applied. Such modification must be reflective of individual risk characteristics and may not be discriminatory in nature.

EXCESS FACTORS

Commercial Automobile

Limits	Light, Medium & Private Passenger	Heavy & Extra Heavy	Zone-Rated & Special Classes
1st Million	0.1045	0.190	0.209
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

General Liability – Premises/Operations

Limits	Table 1	Table 2	Table 3
1st Million	0.076	0.1235	0.190
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

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General Liability – Products/Completed Operations

Limits	Table A	Table B	Table C
1st Million	0.095	0.1425	0.209
2nd thru 5 th Million, Each Layer	50% of Prior Layer	50% of Prior Layer	50% of Prior Layer
6 th thru 10 th Million Each Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer	75% of the 5 th Million Layer

	Excess Layer Minimum Premium	
GL ILF Table Rating	First \$1M	Each Additional \$1M
1	\$750	\$650
2	\$875	\$700
3	\$1,000	\$750
A	\$750	\$650
B	\$875	\$700
C	\$1,000	\$750

If more than one table applies to a given risk, the highest rated table shall be used.
For Excess Automobile with no General Liability Exposure, use Table 2.